

United States Bankruptcy Court
Northern District of California

Name of Debtor (if individual, enter Last, First, Middle): Benyam Mulugeta	Name of Joint Debtor (Spouse) (Last, First, Middle): Paula R Mulugeta
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): MULUGETA DEVELOPMENT	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): n/a
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7892	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7695
Street Address of Debtor (No. and Street, City, and State): 1025 Harker Ave. Palo Alto, CA <div style="text-align: right;">ZIP CODE 94301</div>	Street Address of Joint Debtor (No. and Street, City, and State): 1025 Harker Ave. Palo Alto, CA <div style="text-align: right;">ZIP CODE 94301</div>
County of Residence or of the Principal Place of Business: Santa Clara	County of Residence or of the Principal Place of Business: Santa Clara
Mailing Address of Debtor (if different from street address): 1025 Harker Ave. Palo Alto, CA <div style="text-align: right;">ZIP CODE 94301</div>	Mailing Address of Joint Debtor (if different from street address): 1025 Harker Ave. Palo Alto, CA <div style="text-align: right;">ZIP CODE 94301</div>
Location of Principal Assets of Business Debtor (if different from street address above): 2332 Harrison St., Oakland, CA <div style="text-align: right;">ZIP CODE 94612</div>	

Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Real Estate Investors <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	THIS SPACE IS FOR COURT USE ONLY
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Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Benyam & Paula R Mulugeta	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: n/a	Case Number:	Date Filed:	
Location Where Filed: n/a	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: n/a	Case Number:	Date Filed:	
District: Northern District of California	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center;"> _____ (Address of landlord) </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case.)*

Name of Debtor(s):

Benyam & Paula R Mulugeta**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor

X

Signature of Joint Debtor

650-906-8012

Telephone Number (if not represented by attorney)

03/18/2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney*

X

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Benyam & Paula Mulugeta - Owners

Printed Name and title, if any, of Bankruptcy Petition Preparer
558-21-7892 & 561-65-7695

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

1025 Harker Ave., Palo Alto, CA 94301

Address

X

03/18/2009

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

[If debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11 of the Bankruptcy Code, this Exhibit "A" shall be completed and attached to the petition.]

UNITED STATES BANKRUPTCY COURT

Northern District of California

In re Benyam & Paula Mulugeta,) Case No. _____
 Debtor)
)
) Chapter 11

EXHIBIT "A" TO VOLUNTARY PETITION

1. If any of the debtor's securities are registered under Section 12 of the Securities Exchange Act of 1934, the SEC file number is _____.

2. The following financial data is the latest available information and refers to the debtor's condition on 3/18/2009.

a. Total assets	\$	<u>17,778,000.00</u>	
b. Total debts (including debts listed in 2.c., below)	\$	<u>12,278,800.00</u>	
c. Debt securities held by more than 500 holders:			Approximate number of holders:
secured <input checked="" type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/>	\$	<u>11,930,534</u>	_____
secured <input type="checkbox"/> unsecured <input checked="" type="checkbox"/> subordinated <input type="checkbox"/>	\$	<u>348,266</u>	_____
secured <input type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/>	\$	_____	_____
secured <input type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/>	\$	_____	_____
secured <input type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/>	\$	_____	_____

d. Number of shares of preferred stock _____

e. Number of shares common stock _____

Comments, if any:

n/a

3. Brief description of debtor's business:

Real Estate investment and sales

4. List the names of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor: _____

n/a

In re Benyam & Paula R Mulugeta
DebtorCase No. _____
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, OR JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. MULUGETA			2006				3,500,000.00	
Loan Oak Fund 11611 San Vicente Blvd. Suite 640 Los Angeles, CA 90049		X	VALUE \$ 7,000,000.00					
ACCOUNT NO. 9031350			2004				1,700,000.00	
Sonoma Bank PO Box 6089 Santa Rosa, CA 95406		X	VALUE \$ 3,000,000.00					
ACCOUNT NO. 9031355			2004				1,600,000.00	
Sonoma Bank PO Box 6089 Santa Rosa, CA 95406		X	VALUE \$ 2,800,000.00					
Subtotal ► (Total of this page)							\$ 6,800,000.00	\$
Total ► (Use only on last page)							\$	\$

4 continuation sheets
attached(Report also on Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

In re Benyam & Paula R Mulugeta
DebtorCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 68173653 Washington Mutual PO Box 78148 Phoenix, AZ 85062-8148		x	2005 VALUE \$ 3,000,000.00				1,500,000.00	
ACCOUNT NO. 1086934 EMC PO Box 660753 Dallas, TX 75266-0753		x	2005 VALUE \$ 800,000.00				615,592.00	
ACCOUNT NO. 11095551 EMC PO Box 660753 Dallas, TX 75266-0753		x	2005 VALUE \$ 650,000.00				425,000.00	
ACCOUNT NO. 799537 Countrywide Home Loans PO Box 5170 Simi Valley, CA 93062		x	2006 VALUE \$ 500,000.00				325,000.00	
ACCOUNT NO. 06-013 California Mortgage 62 First St., 4th Floor San Fco., CA 94105		x	2006 VALUE \$ 7,500,000.00				1,000,000.00	
Sheet no. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal(s) ▶ (Total(s) of this page)							\$ 3,865,592.00	\$
Total(s) ▶ (Use only on last page)							\$	\$

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re Benyam & Paula R Mulugeta,
DebtorCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. MULUGE								
Sequoia Mortgage 1114 Irwin St. San Rafael, CA 94901		x	2006				610,000.00	
			VALUE \$ 3,000,000.00					
ACCOUNT NO. MULUGE								
Robert Taylor 541-B Cowper Palo Alto, CA 94301		x	2008				200,000.00	
			VALUE \$ 10,000,000.00					
ACCOUNT NO. MULUGE								
Tomoko Nakama 1569 Jackson St. Oakland, CA 94612		x	2007				185,000.00	
			VALUE \$ 7,000,000.00					
ACCOUNT NO. MULUGE								
Aglaia Panos 13240 Clairepointe Way Oakland, CA 94619		x	2008				250,000.00	
			VALUE \$ 900,000.00					
ACCOUNT NO. 10132012								
Chrysler Financial PO Box 9001921 Louisville, KY 40290-1921		x	2006				12,089.00	
			VALUE \$ 18,000.00					
Sheet no. <u>3</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							\$	\$
Subtotal (s) ► (Total(s) of this page)							1,257,089.00	
Total(s) ► (Use only on last page)							\$	\$

(Report also on
Summary of Schedules.)(If applicable,
report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

In re Benyam & Paula R Mulugeta,
DebtorCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 85513087 Wachovia Dealer Services, Inc. PO Box 25341 Santa Ana, CA 92799		x	2006 VALUE \$ 10,000.00				7,853.00	
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (s) ► (Total(s) of this page)	\$ 7,853.00
							Total(s) ► (Use only on last page)	\$ 11,930,534.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

UNITED STATES BANKRUPTCY COURT

Northern District of California

In re Benyam & Paula R Mulugeta
Debtor

Case No. _____
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Date: 03/17/2009



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA**

In re: Benyam & Paula R Mulugeta


Case No.:

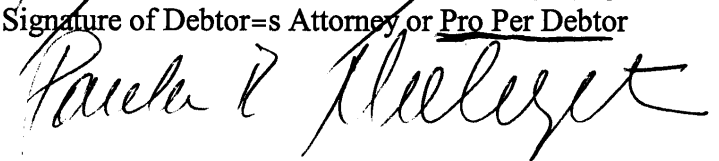
Debtor(s) /

CREDITOR MATRIX COVER SHEET

I declare that the attached Creditor Mailing Matrix, consisting of 7 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor=s filing and that this matrix conforms with the Clerk=s promulgated requirements.

DATED: 03/18/2009



Signature of Debtor=s Attorney or Pro Per Debtor


Benyam & Paula Mulugeta
1025 Harker Ave.
Palo Alto, CA 94301

UNSECURED CREDITORS

Creditor	Account Number	Balance	Address	Phone Number
B of A	4870-4301-0092-6623	11,827.00	PO BOX 14726 Wilmington, DE 19886-259	866-263-5183
Capital One	4305 7223 0787 4415	6,359.00	PO BOX 60024 City of Industry, CA 91716-0024	800-955-7070
Capital One	4802 1318 3543 1482	10,558.00	PO BOX 60024 City of Industry, CA 91716-0024	800-955-7070
Capital One	5291 1523 0787 8732	6,595.00	PO BOX 60024 City of Industry, CA 91716-0024	800-955-7070
Capital One	5291 4921 8711 1659	8,536.00	PO BOX 60024 City of Industry, CA 91716-0024	800-955-7070
Chase	4227 3311 1070 1073	2,062.00	PO BOX 94014 Palatine, IL 60094-4014	888-212-5383
Chervron	734 004 333 5	2,619.00	PO BOX 530950 Atlanta, GA 30353-0950	800-554-1388
Citi	5082 2900 5215 7978	3,827.00	PO BOX 6410 The Lakes, NV 88901-6410	800-732-6000
Citi	5466 1601 6858 0510	3,586.00	PO BOX 6415 The Lakes, NV 88901-6415	888-766-2484
Cupertino Dental	500293	3,992.00	10383 Torre Ave Suite 1 Cupertino, CA 95014	
Chase/Disney	4266-9020-1813-7529	6,076.00	PO BOX 94014 Palatine, IL 60094-4014	800-955-8030
Downey	4264 2972 4303 6675	29,922.00	PO BOX 15726 Wilmington, DE 19886-5726	800-223-7046
Expo	6035 3201 3056 0087	2,465.00	PO BOX 6028 The Lakes, NV 88901-6028	800-677-0232
Home Depot	6035 3202 6685 1029	5,953.00	PO BOX 6028 The Lakes, NV 88901-6028	
Home Depot	6035 3200 5790 4243	430.00	PO BOX 6028 The Lakes, NV 88901-6028	
Home Depot	6035 3201 6173 7281	841.00	PO BOX 6028 The Lakes, NV 88901-6028	
Lowe's	8192405 562321 9	1,965.00	PO BOX 530914 Atlanta, GA 30353-0914	800-568-0156
Macy's	4308 5141 3185 7121	9,054.00	PO BOX 689194 Des Moines, IA 50368-9194	866-282-8697
Macy's	44 021 963 566 1	1,678.00	PO BOX 689194 Des Moines, IA 50368-9194	866-282-8697
Macy's	48 013 671 942 2	1,377.00	PO BOX 689194 Des Moines, IA 50368-9194	866-282-8697
Omni Cancun	CC-6064-1	20,665.00		
Mervyn's	9305 3474 030	445.00	PO BOX 960013 Orlando, Florida 32896-0013	800-480-5014
Sears	5049 9480 7872 8138	1,496.00	PO BOX 6937 The Lakes, NV 88901-6937	800-917-7700
Target	9-261-162-977	600.00	PO BOX 59317 Minneapolis, MN 55459-0317	800-659-2396
Union 76	582 447 314	1,106.00	PO BOX 689058 Des Moines, IA 50368-9058	800-722-2617
Union 76	610 766 172	892.00	PO BOX 689058 Des Moines, IA 50368-9058	800-722-2617
Chase/United	4388 5760 2257 7798	8,310.00	PO BOX 94014 Palatine, IL 60094-4014	
Washington Mutual	4031 1367 5914 2745	6,139.00	PO BOX 660487 Dallas, TX 75266-0487	800-280-0561
Washington Mutual	703519546	161,527.00	PO BOX 78065 Phoenix, AZ 85062-8065	888-800-8738
Wells Fargo	4465 4201 6445 7137	3,213.00	PO BOX 30086 Los Angeles, CA 90030-0086	800-642-4720
Wells Fargo	5474 6488 0056 0411	24,151.00	PO BOX 54349 Los Angeles, CA 90054-0349	800-225-5935
Total		348,266.00		

Ben & Paula Mulugeta 3/18/2009